



Order Filed on January 25, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 097802B

In Re:

Rhondise Wiley

Case No.: 17-32344-KCF

Hearing Date: January 9, 2019

Judge: Kathryn C. Ferguson

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: January 25, 2019

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Applicant: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMAC Trust, Series 2016-CTT

Applicant's Counsel: Rob Saltzman, Esquire

Debtor's Counsel: Andrew Thomas Archer, Esquire

Property Involved ("Collateral"): 6 Meadowbrook Place, Willingboro, NJ 08046

Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for eleven months, from March 1, 2018 to January 1, 2019.
 - ☒ The Debtor is overdue for eleven payments at \$1,200.44 per month.
 - ☒ Less suspense balance of \$927.83Total Arrearages Due \$12,277.01.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$2,000. Payment shall be made no later than February 1, 2019.
 - ☒ Beginning on February 1, 2019, regular monthly mortgage payments shall continue to be made in the amount of \$1,200.44.
 - ☒ Beginning on February 1, 2019, additional monthly cure payments shall be made in the amount of \$1,712.83 for five months along with an additional payment of \$1,712.86 for the sixth month.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment, Regular monthly payments, and Monthly cure payments:

Rushmore Loan Management Services
PO Box 52708
Irvine, CA 92619-2708

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.